AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim1 (cancel)

Claim 2 (cancel)

Claim 3 (cancel)

Claim 4 (cancel)

Claim 5 (cancel)

Claim 6 (cancel)

Claim 7 (New):   A method for managing transactions and settlements using:

a supplier system used by a supplier who issues an invoice;

a buyer system used by a buyer who receives the invoice;

a finance system for managing a bank account of the supplier and a bank account of the buyer

and for performing deposit/withdrawal processing from the bank account of said buyer to the bank

account of said supplier; and

a server which is connected communicably with the supplier system, buyer system and

finance system through a communications network,

wherein the method comprises the steps in which:

(A) the server receives, from said supplier system, an electronic invoice on which a unique identification code for identifying said invoice is written by said supplier system;

(B) said server registers said received electronic invoice and a status thereof in a database;

(C) the server automatically creates a collection request telegraphic message for payment of the registered electronic invoice on the basis of the registered electronic invoice, when approval is made by said buyer, and transmits the collection request telegraphic message to said finance system;

(D) upon reception of the collection request telegraphic message, said finance system performs collection processing which involves transferring the invoice amount described in said electronic invoice from the bank account of the buyer to the bank account of the supplier, and when said collection processing is completed, said finance system transmits a collection completion notification to said sever system; and

(E) said server, when receiving said collection completion notification, specifies, on the basis of said collection completion notification, an electronic invoice having the unique identification code of said electronic invoice, which is the basis for said collection request telegraphic message, from said database, updates the status of said specified electronic invoice registered in said database to paid status of said electronic invoice, and transmits the paid status of the electronic invoice to at least one of said supplier system and buyer system.

Claim 8 (New): The method according to claim 7 further comprising a factoring system which is a computer system,

wherein said supplier system transmits the electronic invoice to said factoring system, said factoring system transmits the electronic invoice received from said supplier system to said server,

said server performs said (B) through (E) when receiving said electronic invoice from said factoring system in said (A), and, when receiving the electronic invoice from said supplier system without using said factoring system in said (A), said server performs the following steps of (F) through (J):

(F) said server registers said received electronic invoice in a database;

(G) the server transmits, to said buyer system, a GUI screen for showing contents of said electronic invoice registered in said database and for allowing said buyer to approve the contents of said electronic invoice, and causes the buyer system to display the GUI screen;

(H) said server or buyer system automatically creates a payment request telegraphic message having said unique identification code written on said registered electronic invoice, on the basis of said registered electronic invoice approved by said buyer, in response to that said buyer has approved the contents of said electronic invoice displayed on said GUI screen by said buyer system, and then transmits the payment request telegraphic message to said buyer finance system;

(I) upon reception of the payment request telegraphic message having said unique identification code, said finance system performs the deposit/withdrawal processing for a payment of the electronic invoice having said unique identification code; and

(J) said supplier finance system transmits, to said server or said supplier system, an electronic deposit/withdrawal detailed statement describing that a deposit is made to the bank account of said supplier, the electronic deposit/withdrawal detailed statement having said unique identification code,

whereby said server or said supplier is enabled to specify which one is the paid electronic invoice, by means of said unique identification code possessed by the electronic deposit/withdrawal detailed statement which is received from said supplier finance system.

Claim 9 (New): The method according to claim 8, further comprising the step in which:

when the supplier system receives the electronic deposit/withdrawal detailed statement, the supplier system automatically searches an electronic invoice having the unique identification code possessed by the deposit/withdrawal detailed statement, from among a plurality of electronic invoices held by the supplier system, and reconciles the searched electronic invoice.

Claim 10 (New): The method according to claim 8, further comprising the steps in which:

said server registers a status of said registered electronic invoice in a database;

said finance system notifies said server of a withdrawal from the bank account of said buyer by means of said deposit/withdrawal processing;

said server updates the status of said electronic invoice managed in said database to payment

request in progress, when said payment request telegraphic message is transmitted to said finance

system or when said finance system notifies of a withdrawal from the bank account of said buyer by

said deposit/withdrawal processing; and

said server notifies said supplier system of the updated status.

Claim 11 (New): The method according to claim 10, further comprising the step in

which:

the server updates the status of the electronic invoice managed in said database to an opened

status, when transmitting, to said buyer system, said GUI screen showing the contents of said

electronic invoice, and causing said buyer system to display said GUI screen.

Claim 12 (New): The method according to claim 7, further comprising:

a calendar GUI preparation step in which said server prepares a calendar GUI screen

displaying a calendar;

an invoice mark pasting step in which said server automatically pastes a mark indicating the

electronic invoice registered in said database and the status of the electronic invoice managed in said

database, in a space for a date of receipt of said electronic invoice, on the calendar of said GUI

screen;

a calendar GUI supplying step in which said server supplies said calendar GUI screen that

has the mark of said electronic invoice and the status thereof pasted thereon, to said buyer system,

and causes said buyer system to display said calendar GUI screen; and

a mark changing step in which said server changes display of the mark pasted on said

calendar to display showing the status obtained after the change, in response to a change of the status

managed in said database for the electronic invoice indicated by the mark.

Claim 13 (New):   A server for a management system for transactions and settlements,

the system comprising:

a supplier system used by a supplier who issues an invoice;

a buyer system used by a buyer who receives the invoice;

a finance system for managing a bank account of the supplier and a bank account of the buyer

and for performing deposit/withdrawal processing of the bank accounts; and

a server which is communicably connected to the supplier system, buyer system and finance

system through a communications network,

wherein, upon receiving a collection request telegraphic message for an electronic invoice,

the finance system is capable of performing collection processing which involves transferring the

invoice amount described in said electronic invoice from the bank account of the buyer to the bank

account of the supplier, and, when said collection processing is completed, transmitting a collection

completion notification to said sever,

the server comprising:

(A) means for receiving, from the supplier system, an electronic invoice on which a unique

identification code for identifying said electronic invoice is written by said supplier system;

(B) means for registering the received electronic invoice and a status thereof in a database;

(C) means for automatically creating, when approval is made by said buyer, a collection

request telegraphic message for payment of said registered electronic invoice on the basis of the

registered electronic invoice and then transmitting the collection request telegraphic message to said

finance system; and

(D) means for, when receiving said collection completion notification from said financial

system, specifying, on the basis of said collection completion notification, an electronic invoice

having the unique identification code of said electronic invoice, which is the basis for said collection

request telegraphic message from said database, updating, , the status of said specified electronic

invoice registered in said database to paid status of said electronic invoice, and transmitting the paid

status of the electronic invoice to at least one of said supplier system and buyer system.

Claim 14 (New):   The server according to claim 13, wherein

the server is communicably connected to a factoring system which is a computer system

through the communications network , when receiving a payment request telegraphic message

having said unique identification code, said finance system performs deposit/withdrawal processing

for payment of an electronic invoice having said unique identification code, and an electronic

deposit/withdrawal detailed statement having said unique identification code, which is a deposit/withdrawal detailed statement describing that a deposit is made to the supplier bank account, is transmitted to said server or said supplier system,

when receiving said electronic invoice from said factoring system in said (A), said (B) through (D) are executed, and when receiving said electronic invoice from said supplier system without using said factoring system in said (A), the following steps (E) through (G) are executed:

(E) means for registering said received electronic invoice in a database;

(F) means for transmitting, to said buyer system, a GUI screen for showing contents of said electronic invoice registered in said database and for allowing said buyer to approve the contents of said electronic invoice, and causing the buyer system to display the GUI screen; and

(G) means for automatically creating a payment request telegraphic message having said unique identification code written on said registered electronic invoice, on the basis of said registered electronic invoice approved by said buyer, in response to that said buyer has approved the contents of said electronic invoice on said GUI screen displayed by said buyer system, and then transmitting the payment request telegraphic message to said buyer finance system.